



General Assembly

January Session, 2007

Proposed Bill No. 6667

LCO No. 2928

Referred to Committee on Insurance and Real Estate

Introduced by:
REP. LEONE, 148th Dist.

***AN ACT CONCERNING THE INSTALLATION OF HURRICANE
SHUTTERS OR OTHER WIND-RESISTANT FEATURES ON
RESIDENCES LOCATED IN THIS STATE.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 That chapter 700 of the general statutes, concerning property and
2 casualty insurance, be amended to (1) prohibit an insurer that issues,
3 renews, amends or endorses a homeowners insurance policy in this
4 state from requiring a homeowner to install hurricane shutters or other
5 wind-resistant features on his or her residence as a condition of
6 renewal of such policy, (2) require an insurer that issues, renews,
7 amends or endorses a homeowners insurance policy in this state to
8 offer a premium discount on any such policy in an amount equal to
9 forty-five to fifty per cent of the hurricane windstorm portion of such
10 premium to any homeowner who installs hurricane shutters or other
11 wind-resistant features on his or her residence, and (3) require an
12 insurer that issues, renews, amends or endorses such a policy to
13 provide written notification to a homeowner of cancellation or
14 modification of such homeowners insurance policy not less than one
15 hundred eighty days prior to such cancellation or modification.

Statement of Purpose:

To encourage, but not require, hurricane mitigation steps to be taken by offering financial incentives from insurance companies and to strengthen the notification requirements whenever there is a modification in coverage or a termination.